



Annual Enrollment Insurance Carrier Webinar Dental Insurance

September 30, 2022

3:30 p.m. CT

PAR**TN****ERS**
FOR HEALTH

Annual Enrollment Dates

State/Higher Education: Saturday, Oct. 1 – Friday, Oct. 14

Local Education/Local Government: Saturday, Oct. 1 – Friday, Oct. 28

Retirees: Saturday, Oct. 1 – Friday, Oct. 28

Follow us:

www.Facebook.com/ParTNersforHealthTN

www.Twitter.com/ParTNerHealthTN

Insurance Carrier Webinar Series

All attendees have been muted – if you have a question, type it into the chat box – to **Everyone**

- **Chat** - found at the bottom right of the screen
- Specific individual benefits or benefits processing questions, please email:
benefits.info@tn.gov



Today's Presenters

- Sharon Tansil, Cigna DHMO Prepaid Provider
- Christy Davis, Delta Dental DPPO Provider
- Benefits Administration staff available to answer questions



DENTAL PLAN OPTIONS

PLAN YEAR: 2023

Offered by Cigna Health and Life Insurance Company,
Connecticut General Life Insurance Company, or their affiliates

963676 09/22



Contents

- Dental Plan – Cigna Dental Care Dental Health Maintenance Organization (DHMO) - Prepaid Provider Plan
- Cigna Value Added Tools & Programs
- On-site Dental Option
- Q&A





Cigna Dental Care® DHMO



Primary care dentist: Choose a primary care dentist in the Cigna Dental Care® network for the state of Tennessee plan who can provide all your care

- Change your network dentist at any time
- Receive care from a pediatric dentist up to age 13



Network: Use dentists in the Cigna Dental Care® network for the state of Tennessee plan and you may pay less than you would with other types of dental plans

- No out-of-network coverage (except in emergencies)



Predictable costs: Estimate costs in advance based on your Patient Charge Schedule, then pay an office visit copay and in some cases a lab fee for each service listed



Deductible and maximums: No deductible or calendar year maximums



CIGNA DENTAL CARE®

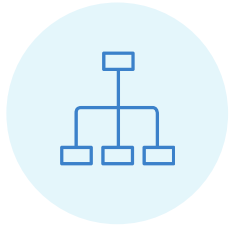


Coverage with no deductibles or waiting periods

Examples of covered services

- ✓ Preventive care such as cleanings and exams at no added cost (or low cost)
- ✓ Additional cleanings, fluoride and fluoride varnish available for a copay
- ✓ Temporomandibular joint diagnosis
- ✓ General anesthesia/IV sedation when medically necessary
- ✓ Coverage for brush biopsy, a noninvasive diagnostic procedure for detecting oral cancer
- ✓ No age limit on sealants
- ✓ Coverage for advanced procedures like crowns and bridges over implants
- ✓ Second opinions covered
- ✓ Emergency care
- ✓ Orthodontic coverage for children *and* adults
- ✓ Surgical placement of implants, limited to one implant per calendar year with a replacement of one every 10 years

YOUR ACCESS: HUNDREDS OF DENTISTS, ONE DIRECTORY



The Cigna Dental Care DHMO gives you access to a **network of quality dentists** and covers hundreds of procedures — for greater convenience and bigger savings.



All participating dentists are consolidated into **one directory**, which you can easily search online at the **myCigna®** website or app.



Search for providers using the special instructions specific to the state of Tennessee. Go to www.cigna.com/stateoftn





PROGRAMS AND SERVICES FOR BETTER ORAL HEALTH

Find info online – myCigna.com

After you enroll, register at myCigna.com

- Review your personal plan information
- Find network dentists
- Print temporary ID cards
- Download Cigna Dental Oral Health Integration Program® reimbursement forms
- View claim status for special claims
- View year-to-date dental costs
- Change your DHMO dental office*
- Estimate approximate costs prior to actual treatment, based on plan information and individual dentist's contracted fees
- Take oral health assessments that you can print and share with your dentist
- Read dental health articles and view videos from WebMD®
- Find Healthy Rewards®** discount information



* Changes made by the 15th day of the month are effective the first day of the following month.

** Healthy Rewards is a discount program and is separate from your dental benefits. If your plan includes coverage for any of the services offered through Healthy Rewards, this program is in addition to, not instead of, your plan benefits. Some Healthy Rewards programs are not available in all states and may be discontinued at any time. **A discount program is NOT insurance, and you must pay the entire discounted charge.**

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CIGNA DENTAL ORAL HEALTH INTEGRATION PROGRAM[®]

Save money and help manage medical conditions with better oral care

- Oral health and overall health are connected in ways you may not even realize¹
- If you are pregnant or have been diagnosed with certain chronic medical conditions, you can enroll in the Cigna Dental Oral Health Integration Program. Then, you'll be eligible to be reimbursed for out-of-pocket costs for certain dental procedures²
- We also work with dental providers to help protect you and your family from medication misuse, addiction and overdose

1. Mayo Clinic, "Oral health: A window to your overall health." <https://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475>. Last updated October 28, 2021.

2. This program provides reimbursement for certain eligible dental procedures for customers with qualifying medical conditions. Customers must enroll in the program prior to receiving dental services to be eligible for reimbursement. Reimbursement is applied to and subject to any applicable calendar year maximum. See your plan documents for program details.



CIGNA DENTAL ORAL HEALTH INTEGRATION PROGRAM[®]



More programs

Available to ALL Cigna Dental customers with a qualifying condition(s) who enroll in the program



More wellness

Articles on behavioral issues linked to oral health

Procedure	Heart disease	Stroke	Diabetes	Pregnancy	Chronic kidney disease	Organ transplants	Radiation-head/neck cancers	Rheumatoid arthritis	Sjogren's syndrome	Lupus	Parkinson's disease	ALS	Huntington's Disease	Opioid misuse or addiction
Periodontal treatment and maintenance	●	●	●	●	●	●	●							●
Periodontal evaluation				●										
Oral evaluation				●										●
Cleaning				●										
Scaling in the presence of inflammation — full mouth				●										
Emergency palliative treatment				●										
Topical application of fluoride varnish					●	●	●	●	●	●	●	●	●	●
Topical application of fluoride excluding varnish					●	●	●	●	●	●	●	●	●	●
Sealants					●	●	●	●	●	●	●	●	●	●
Sealant repair — per tooth					●	●	●	●	●	●	●	●	●	●



MORE THAN JUST DENTAL BENEFITS



Cigna Healthy Rewards^{®1}

Discounts on a range of health and wellness programs and services



Dental Information Line

24/7 access to trained professionals who can help answer your questions about dental treatment and clinical symptoms

1. Healthy Rewards is a discount program and is separate from your dental benefits. If your plan includes coverage for any of the services offered through Healthy Rewards, this program is in addition to, not instead of, your plan benefits. Some Healthy Rewards programs are not available in all states and may be discontinued at any time. **A discount program is NOT insurance, and you must pay the entire discounted charge.**



CIGNA DENTAL VIRTUAL CARE¹

Get the dental care you need without leaving home

If you need dental care and are unable to reach your regular provider, you now have the option to consult with a licensed dentist through a video call.

- Available 24 hours a day, seven days a week, 365 days a year
- Helps address urgent dental situations like toothaches, infection, swelling, bleeding and more
- Identifies whether more involved procedures are needed, and helps guide care
- If necessary, prescribes medication² to be filled at your local pharmacy
- Processed as in-network claim on your plan, with no copay or coinsurance costs (but does apply to your plan's annual maximum, if applicable)

To access Cigna Dental Virtual Care, just log on to your **myCigna.com[®]** account and follow the prompts to the virtual care portal.

1. Cigna provides access to virtual care through national teledental care providers via myCigna.com as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers and is a requirement for this service. See your plan materials for the details of your specific Dental plan. This service is separate from coverage for virtual dental care obtained by your Dental plan's network and may not be available in all areas. A referral is not required for this service.
2. Dentists are unable to prescribe opioid or narcotic medications, and are subject to all laws in your residence state regarding the prescribing of medication.



We're here 24/7/365



By phone – 1.800.997.1617

- Call anytime day or night for live customer service

Cigna has set up a state of Tennessee URL.

Go to www.cigna.com/stateoftn


- **Dental Plan Information**
- **Find a Dentist Search Instructions**
- **Valuable Program Information**

*Available for Cigna Choice Fund® Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) plans only.

**The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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A smiling male doctor with grey hair and glasses, wearing a white lab coat over a blue shirt, is holding a surgical light fixture in his right hand. He is looking towards the camera. In the foreground, the back of a person's head with long blonde hair is visible, slightly out of focus. The background shows a bright, modern hospital interior with circular ceiling lights.

QUESTIONS AND ANSWERS

Dentists who participate in Cigna's network are independent contractors solely responsible for the treatment provided and are not agents of Cigna. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's plan booklet, evidence of coverage, insurance certificate, or summary plan description – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

Product availability may vary by location and plan type and is subject to change. All group dental insurance policies and dental benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company, Cigna HealthCare of Connecticut, Inc., and Cigna Dental Health, Inc. and its subsidiaries, including Cigna Dental Health Plan of Arizona, Inc., Cigna Dental Health of California, Inc., Cigna Dental Health of Colorado, Inc., Cigna Dental Health of Delaware, Inc., Cigna Dental Health of Florida, Inc., **a Prepaid Limited Health Services Organization licensed under Chapter 636, Florida Statutes**, Cigna Dental Health of Kansas, Inc. (KS & NE), Cigna Dental Health of Kentucky, Inc. (KY & IL), Cigna Dental Health of Maryland, Inc., Cigna Dental Health of Missouri, Inc., Cigna Dental Health of New Jersey, Inc., Cigna Dental Health of North Carolina, Inc., Cigna Dental Health of Ohio, Inc., Cigna Dental Health of Pennsylvania, Inc., Cigna Dental Health of Texas, Inc., and Cigna Dental Health of Virginia, Inc. In Texas, the insured dental plan is known as Cigna Dental Choice, and this plan uses the national Cigna DPPO network. Policy forms: OK – Dental Indemnity/PPO: HP-POL99 HP-POL-388 (CHLIC; DHM); DHMO: HP-POL115 (CHLIC); OR – Indemnity/DPPO/DEPO: HP-POL68/HP-POL352, DHMO: HP-POL121 04-10; TN – Dental Indemnity/PPO: HP-POL69/HC-CER2V1/HP-POL389, et al. DHMO: HP-POL134/HC-CER17V1 et al. (CHLIC). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

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APPENDIX A

Cigna Dental Care® for residents of Minnesota and Oklahoma

Minnesota Residents: When enrolling in a Cigna Dental Care® plan, you must visit your selected network dentist in order for the charges on the Patient Charge Schedule to apply. You may also visit other dentists that participate in our network, or you may visit dentists outside the Cigna Dental Care® network. If you do, the fees listed on the Patient Charge Schedule will not apply. You will be responsible for the dentist's usual fee. We will pay 50% of the value of your network benefit for those services. You'll pay less if you visit your selected Cigna Dental Care® network dentist. Call customer service for more information.

Oklahoma Residents: Cigna Dental Care® for Oklahoma is an Employer Group Prepaid Dental Plan. You may also visit dentists outside the Cigna Dental Care® network. If you do, the fees listed on the Patient Charge Schedule will not apply. You will be responsible for the dentist's usual fee. We pay non-network dentists the same amount we'd pay network dentists for covered services. You'll pay less if you visit a network dentist in the Cigna Dental Care® network. Call customer service for more information.



APPENDIX B

Cigna Dental Care® limitations and exclusions

The following limitations apply to most Cigna Dental Care® plans: Two (2) cleanings and bitewing x-rays per calendar year; one (1) full mouth/panorex x-ray every three calendar years; TMJ treatment (when included on your PCS) is limited to one (1) occlusal orthotic device every two years; the replacement of crowns and inlays, and prosthesis over implants (if unserviceable and cannot be repaired), is limited to once every five years. The frequency limitations of certain other covered services are set forth in the Patient Charge Schedule (PCS).

In general, only those services that are medically necessary and listed on the PCS are covered. The following services are generally not covered unless otherwise listed on the PCS or required by law.

- (a) Experimental and cosmetic dentistry, and any services that do not meet common dental standards;
- (b) Treatments or surgery if associated with a poor or hopeless diagnosis;
- (c) The recommendation of any inlay, onlay, crown, post and core or fixed bridge, or implant supported prosthesis (including crowns, bridges, and dentures) within 180 days of initial placement;
- (d) Crowns, bridges and implant supported prosthesis used solely for splinting;
- (e) Completion of crowns, bridges, dentures, or root canal treatment already in progress on the effective date of your Cigna Dental coverage;* and
- (f) If your plan includes orthodontic coverage, the following is not generally not covered: (1) incremental costs associated with optional/elective materials; (2) procedures or appliances to guide minor tooth movement or correct harmful habits; (3) replacement of appliances that have been lost, stolen, or damaged due to patient abuse, misuse or neglect; or (4) any services which are not typically included in orthodontic treatment.

This is not a complete list and the terms of your specific dental plan may vary. See your plan documents for a complete list of plan terms, conditions, limitations and exclusions.

***California and Texas residents:** Treatment for conditions already in progress on the effective date of your coverage are not excluded if otherwise covered on the PCS.



Welcome to Delta Dental

The State of Tennessee's Dental Preferred Provider Organization (DPPPO)



Delta Dental Plan Highlights

No benefit or premium changes for 2023 benefit year

Plan highlights

- Flexibility to go to any dentist
- More than 2,000 in-network, Delta Dental PPO™ providers in Tennessee
- Different co-insurance levels for PPO and non-PPO providers
- Waiting periods for new entrants
 - 6-month wait for dentures and crowns
 - 12-month wait for orthodontia and to replace teeth missing prior to effective date

Premiums

- Starting at \$19.82 PEPM

ID cards

- Welcome Kits will be mailed to members' homes upon initial enrollment, including:
 - Welcome letter
 - ID Card
 - Two-page benefit summary
- Members can view or print ID cards on the Mobile App or Member Portal.

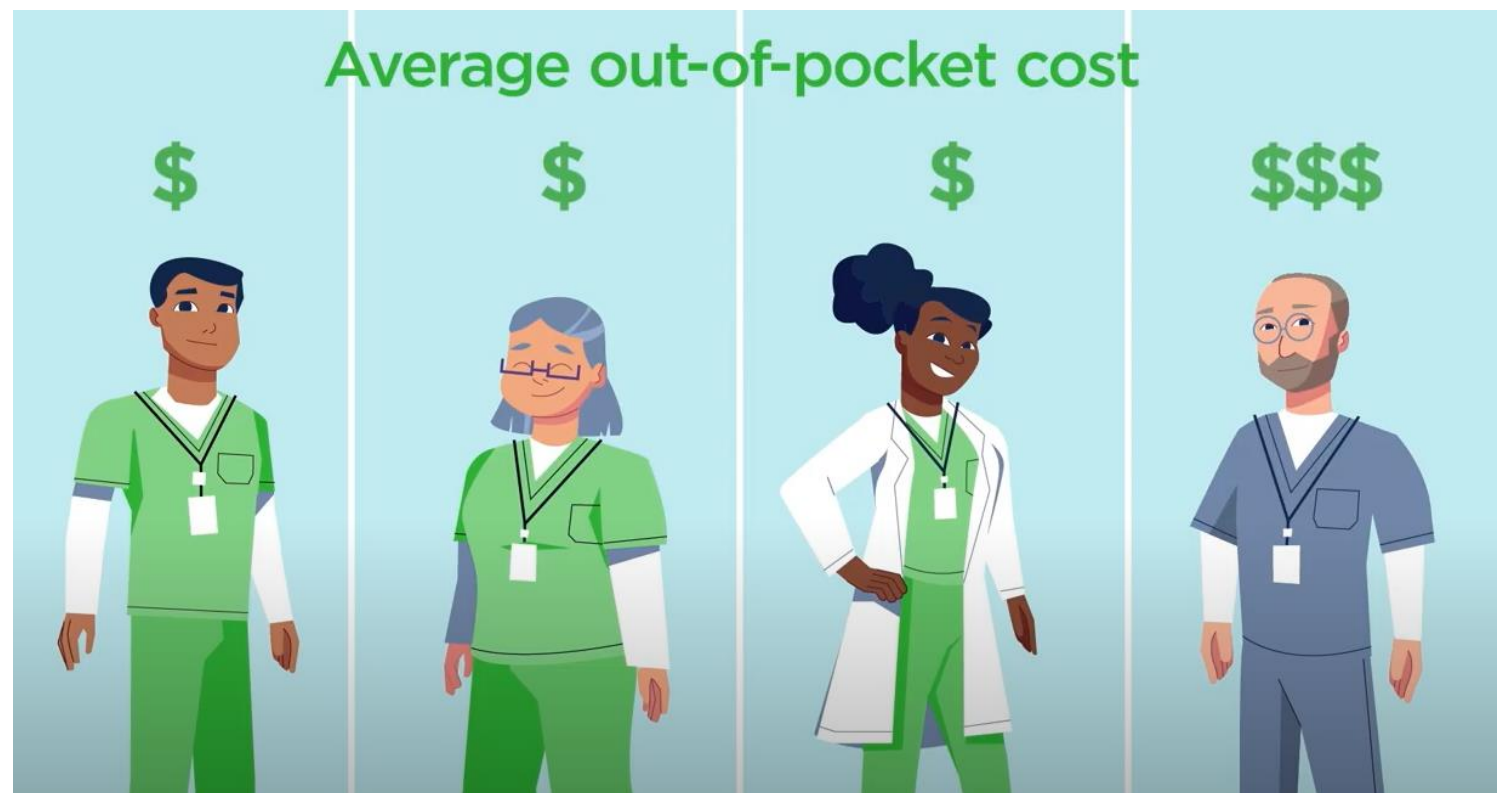
Delta Dental Plan Highlights – Orthodontics

The Delta Dental DPPO plan covers orthodontics at 50%.

- Orthodontic age limit: the end of the month of age 19
- 12-month waiting period before coverage starts
- Waiting period does apply to a transition claim for treatment started prior to member's effective date
- For detailed information on a transition claim or more orthodontic coverage information, visit [DeltaDentalTN.com/StateofTN](https://www.DeltaDentalTN.com/StateofTN)

Delta Dental PPO: Best Value

- 74% of dentists in TN in-network
- Average savings of 30%
- No paperwork
- No extra charges
- No balance billing
- No waiting for reimbursement



Understanding Your Network

Delta Dental offers two provider networks to help cover your smile while keeping costs as low as possible. The Delta Dental PPO Network provides in-network maximum cost savings, while the Delta Dental Premier® Network—which is the largest network in Tennessee—provides an out-of-network safety net for additional access when you need it.

Delta Dental PPO

- More than 269,000 office locations nationwide
- Average savings of 30% on submitted fee
- No balance billing and no paperwork to file

Delta Dental Premier

- More than 339,000 office locations nationwide
- Average savings of 18% on submitted fee
- No balance billing and no paperwork to file

Out of Network

- May need to file your own claims
- May be balance billed
- No discounts

About Balance Billing

Our network dentists agree to accept maximums on what they charge for each service. An out-of-network dentist hasn't agreed to those maximums. When you visit a Delta Dental network dentist, you won't have to pay the difference between what the dentist charges and what Delta Dental will pay, *aka Balance Billing*. The maximum plan allowance for a Delta Dental Premier provider is usually greater than for a Delta Dental PPO provider. The benefits for a Premier provider will be paid according to the out-of-network coinsurance schedule.

Delta Dental PPO: Illustrated Savings

Save MOST when you see a Delta Dental PPO dentist

NETWORK	ESTIMATED CHARGE	APPROVED AMOUNT	MAXIMUM ALLOWED FEES	AMOUNT DELTA DENTAL PAYS	AMOUNT YOU PAY
Delta Dental PPO™	\$120	\$84	$\$84 \times 80\% = \67.20	\$67.20	\$16.80
Delta Dental Premier®	\$120	\$113	$\$84 \times 60\% = \50.40	\$50.40	\$62.60
Out-of-Network Dentist	\$120	\$120	$\$84 \times 60\% = \50.40	\$50.40	\$69.60

*This example is an estimate. Fees and reimbursements can vary by state.

Set by Delta Dental

Best Deal!

40% +
\$36
balance

Delta Dental: How to Contact Us

- Designated Customer Service
 - 1-800-552-2498
 - Monday–Friday, 7:00 am to 5 pm CT
- For Employees
 - Plan web page: DeltaDentalTN.com/stateoftn/
 - Member Portal: Go to DeltaDentalTN.com/StateOfTN and click on Member Portal.
- Designated Email Address for ABCs
 - StateofTN@DeltaDentalTN.com

Delta Dental Plan Web Page:

DeltaDentalTN.com/StateOfTN/

- Search for a Provider
- Virtual Annual Enrollment Video
- Download Member Handbook
- Download Certificate of Coverage
- Download the Mobile App
- Link to the Member Portal
- FAQs
- Access Oral Health Education Information

DELTA DENTAL Delta Dental of Tennessee

DELTA DENTAL PARTNERS FOR HEALTH

Delta Dental is Your ParTNER in Oral Health

Welcome, State of Tennessee

Delta Dental of Tennessee is proud to partner with the State of Tennessee to provide Dental Preferred Provider Organization benefits. Your plan saves you the most money when visiting a Delta Dental PPO dentist. To find a Delta Dental PPO dentist, select Delta Dental PPO under the plan type menu.

Find a Dentist

Delta Dental has the largest network of dentists nationwide. Find the one that's right for you.

Specialty

Your Plan Type

Dentist Last Name (optional)

Search by current location

☒ Yes ☐ No

Find a dentist

Member Portal

Get instant and secure access to your benefits information when you need it. Print an ID card, check eligibility, review claims, and more.

Log In/ Register

Download our Mobile App

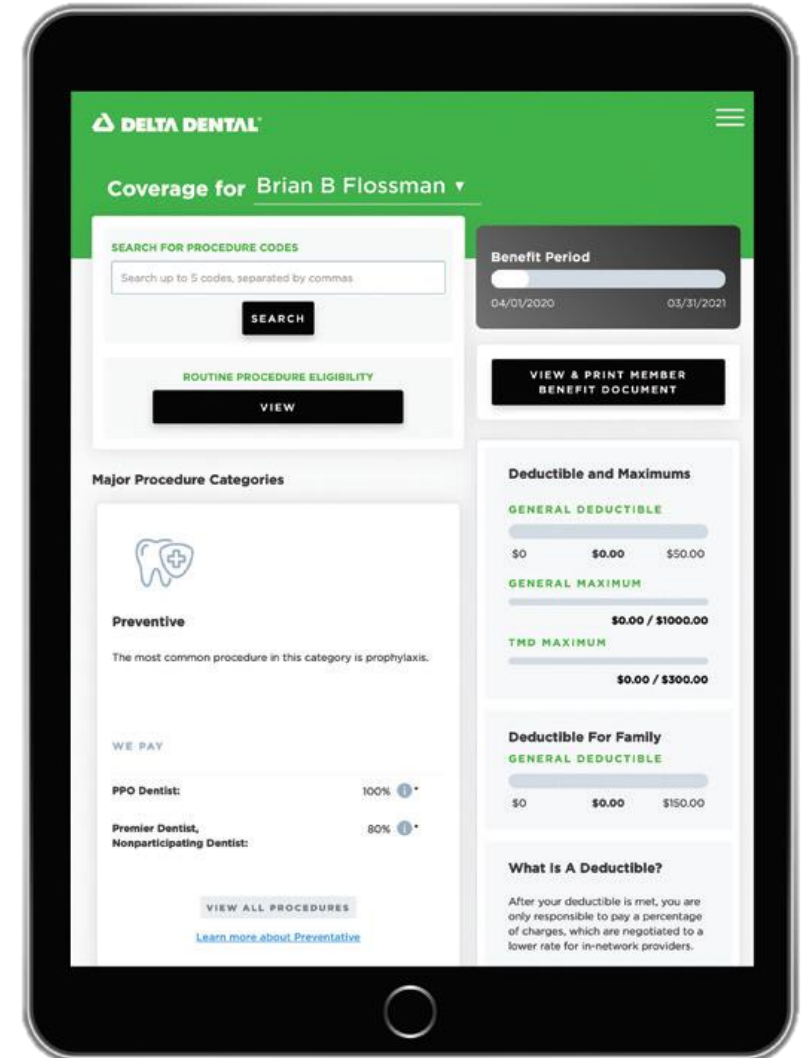
Click to learn more about our Mobile App, along with a quick FAQ to get you started.

Learn More

Delta Dental Member Portal

Members can:

- View eligibility status
- Check the status of a claim
- View and Print ID Cards
- View or download EOBs
- Access educational tools



Delta Dental Mobile App

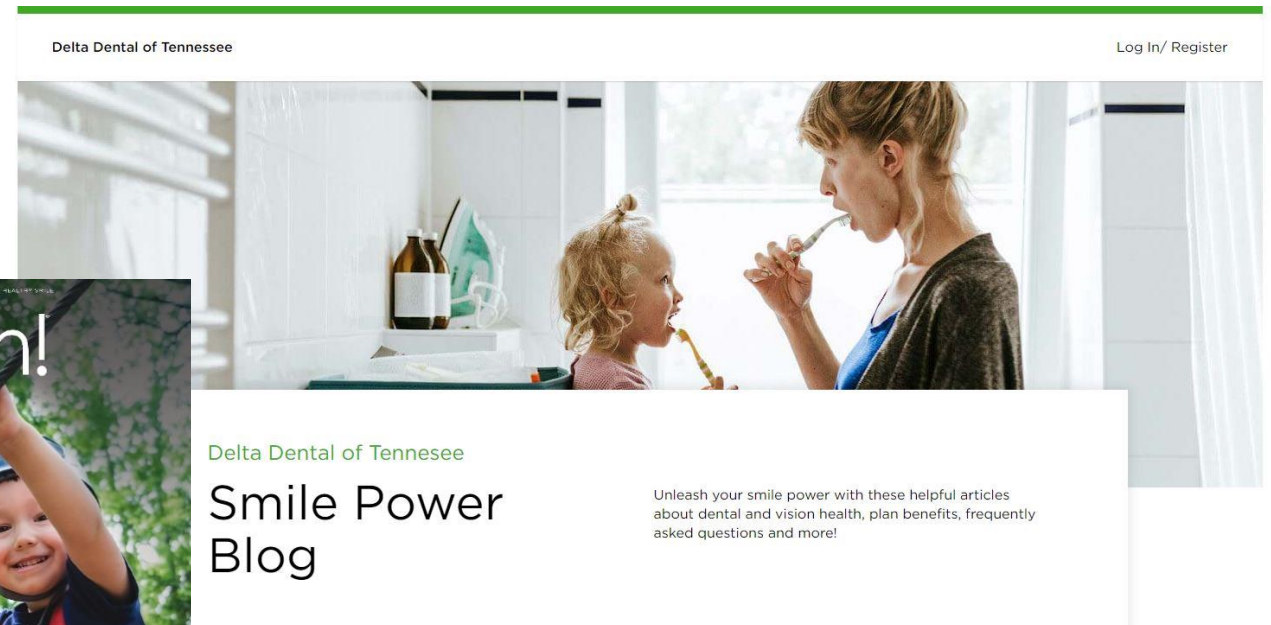
- Available for iOS or Android
- Members can:
 - Search for a provider
 - View ID Card
 - Check the status of a claim
 - Verify benefits



Oral Health Resources

Go to your Plan Web Page for:

- Online resources to help you learn more about oral health
- Smile Power Blog
- Quarterly *grin!* magazine
- Downloadable kids' activity book, *grin! For Kids*



Annual Enrollment Support

➤ Best Practice: Virtual Annual Enrollment Video

- Learn the importance of dental coverage
- Review dental benefit highlights
- Download a benefits summary straight from the video
- Link to the video from the Delta Dental plan web page

➤ Request supplies for your Annual Enrollment Event

- Delta Dental will provide:
 - Benefit Summary
 - Mobile App/Member Portal Flyer
 - Toothbrushes
- Send your request to:
StateofTN@DeltaDentalTN.com
- Minimum 14-day lead time
- Include with your request:
 - Location Name and Address
 - Contact Name and Email Address
 - Date of event
 - Number of Employees expected to attend



Thank you, from
the Delta Dental
team and our
Ambassador of
Smiles,
Marshall Molar!

Insurance Carrier Webinars

Recordings will be posted on the ParTNers **YouTube page** – found by going to the **Videos** page, clicking the ParTNers YouTube link at top, go to **2022 Employee Webinars** playlist.

Employee Educational Webinars

Learn about your 2023 benefits options, changes, premiums and ask questions.

State and higher education (CT)

- Wednesday, Oct. 5, 2-3 p.m. CT
- Thursday, Oct. 13, 10-11 a.m. CT

Local Education and Local Government

- Wednesday, Oct. 5, 10-11 a.m. CT
- Thursday, Oct. 13, 2-3 p.m. CT
- Wednesday, Oct. 19, 3-4 p.m. CT

Go to **tn.gov/PartnersForHealth** > **Annual Enrollment** > **About Enrollment** for a flyer and instructions

tn.gov/partnersforhealth

**PARTNERS
FOR HEALTH**

Annual Enrollment

Annual Enrollment Dates

- **State/Higher Education: Saturday, Oct. 1 – Friday, Oct. 14**
- **Local Education/Local Government: Saturday, Oct. 1 – Friday, Oct. 28**
- **Retirees: Saturday, Oct. 1 – Friday, Oct. 28**

Find 2023 Annual Enrollment information and materials under the [Annual Enrollment tab](#).

- Find [10 Things You Need to Know video](#) under [Annual Enrollment](#)
- Find enrollment details under [About Enrollment](#).
- Find the **2023 digital and PDF Annual Enrollment newsletters** under [Enrollment Materials](#).
- Find all premium charts under [Premiums](#) tab at top of homepage.
- Find forms under Publications, then [Forms](#).
- Retirees have their own page under [For Retirement](#).
- The Employee Self Service instructions and videos will be posted by Oct. 1.

Find **Insurance Comparison Charts** under [Publications](#):

- [State and higher education Insurance Comparison Chart](#)
- [Local education and local government Insurance Comparison Chart](#)



PAR**TN****ERS** **FOR HEALTH**

QUESTIONS?

Press microphone or *6 to un-mute your line

Use the chat function – bottom right of screen

www.tn.gov/ParTNersForHealth

Click the [green Help button](#) to chat with a representative

Email: benefits.info@tn.gov

800.253.9981 or 615.741.3590

Monday - Friday, 8 a.m. - 4:30 p.m. CT